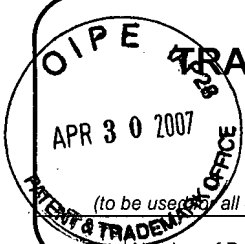


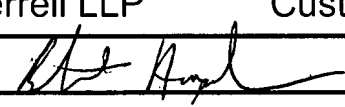
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	Filing Date	May 8, 2001
	First Named Inventor	Jerry Shaw-Yau Chang
	Art Unit	3693
Examiner Name		Kirsten Sachwitz Apple
Attorney Docket Number		PA1640US
Total Number of Pages in This Submission		9

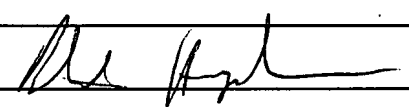
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Carr & Ferrell LLP			Cust. No. 22830
Signature				
Printed name	Robert D. Hayden			
Date	April 27, 2007	Reg. No.	42,645	

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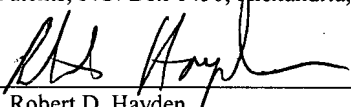
IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE

APPLICANTS: Jerry Shaw-Yau Chang et al.
SERIAL NO.: 09/851,553
CONF. NO.: 4034
FILING DATE: May 8, 2001
TITLE: System and Method for Electronic Transaction Settlement
EXAMINER: Kirsten Sachwitz Apple
ART UNIT: 3693
ATTY. DKT. NO: PA1640US

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AMENDMENT AFTER FINAL

Sir:

In response to the Final Office Action mailed on February 27, 2007, please consider the following remarks.